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ROGERS, A.L.

Letters outlining the Water-
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tural and Vocational Education
and Farm Credits.

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AGRICULTURAL AND VOCATIONAL EDUCATION AND FARM CREDITS

LETTERS

FROM

A. L. ROGERS, OF WATERVILLE, WASH.
OUTLINING THE WATERVILLE VISION OF
THE CORRECT IDEA OF MODERN AGRICUL-
TURAL AND VOCATIONAL EDUCATION
AND FARM CREDITS



PRESENTED BY MR. JONES

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AGRICULTURAL AND VOCATIONAL EDUCATION.

STATE OF WASHINGTON,
DEPARTMENT OF EDUCATION,

OFFICE OF THE SUPERINTENDENT OF PUBLIC INSTRUCTION.

HON. A. L. ROGERS,

Waterville, Wash.

MY DEAR MR. ROGERS: In my report to the State Bankers' Association in Bellingham, August 7, I would like to refer to your great work in Waterville by way of illustration of the ultimate end and aim of the agricultural and industrial movement in the public schools. Would you, therefore, dictate me a letter outlining the Rogers-Wiley Waterville vision as you showed it to me last month? I should feel honored to receive such a letter from you in the near future.

Very truly, yours,

CALVIN C. THOMASON,
Field Contest Organizer.

WATERVILLE WORK—OUR AGRICULTURAL AND VOCATIONAL SCHOOL.

WATERVILLE, WASH., *July 18, 1913.*

MR. CALVIN C. THOMASON,

State Field Contest Organizer, Olympia, Wash.

DEAR SIR: Your letter of the 12th instant received. Regarding the Waterville vision of the correct idea of modern agricultural and vocational education, I will state that in our stand for good rural schools we simply are endeavoring to introduce into the community the best and most up-to-date information of a helpful kind which there is to-day. In Washington, D. C., there are vaults stacked high with bulletins giving valuable reports upon agricultural, horticultural, vocational, and animal industry problems. In every State as well as Washington there are agricultural colleges and experiment stations engaged in the same work. I say there is no lack of information to-day, but there is a decided lack of ways and means of getting it out to the farm and having it put in practice there. Pullman College is a fine institution for Whitman County, but Douglas County gets but little benefit from it. The inspiration is too far away. If a Douglas County farmer attends any of their short-course schools and lectures, his railroad fare alone would cost more than \$30. His board and lodging would be at least \$1 per day; only a few farmers could stand to hire help to

attend to their stock and home duties while they are away three and four weeks, even in the dull season. Then, too, the average farmer is a little shy about sending his children two and three hundred miles away to institutions whose teachings encourage ideals that may lead them away from the environments in which he and his have been raised. He is, also, inclined to feel that this higher education will render them dissatisfied with their lot as farmers and give them wrong conceptions of that which has been his life's work and study—conflicting, in fact, with the plans and aspirations which he has builded for his children's future. Then, again, few farmers can afford this expense, and he feels that he needs his children's help during his busy season, and, therefore, prefers to school his children nearer home.

The high-class knowledge and scientific data of our public institutions must be brought closer to the people; they must be in the atmosphere as an inspiration surrounding these people that need them and can make use of them. If the mountain won't come down to Mahomet, Mahomet must go to the mountain. I believe the committee on agriculture of the State Bankers' Association had this vision when they stood behind the country farm director bill that passed our legislature last winter. The Waterville consolidated high school will become the mediator and collecting agency of all this valuable knowledge, and will dispense it not only to the rural children but to the actual farmer, and thereby establish the best up-to-date practice needed in our community. In planning our work we have tried to harmonize and utilize our public utilities to their highest stage of efficiency by combining school buildings, athletic fields, gymnasium work, farm and city garden tracts, fair grounds and buildings, agricultural demonstration grounds, horticultural fields, and nursery work. We also have plans for working out the animal industry side of the question. We expect to build a model home for our county farm director on these demonstration grounds, for he will be the inspirational man who will, through his general supervision, with the help of a good science man in the school, connect up the theory with the practical side of this important work.

Waterville's consolidated school comprises six outside districts, with a total assessed valuation of about \$1,225,000. By bonding we are building a 20-room up-to-date school building, with all the provisions for teaching agricultural, vocational, and business training along with the general academic school work. Through the public spirit of our county commissioners and our city fathers we have a 99-year lease on 80 acres of fine farm land that is situated one-half mile from our 10-acre campus in the center of our city. Adjoining our campus this school owns 10 acres of city property for farm and city garden demonstration grounds. In another addition it has 32 lots, which will, in time, be sold and the proceeds will be invested by the cashiers of our two banks, and the earned interest each year will become a perpetual library fund. In Douglas County the annual precipitation is about from 13 to 14 inches. It is necessary that we understand dry-farming methods. Our crop season is short; we need a variety of wheat that will mature early and be out of the way of the hot winds and extreme heat of the middle summer. We have discovered that, in all our wheat fields, of the many varieties raised that

there are heads that mature two and three weeks ahead of the average crop. We propose to take 10 acres of our demonstration ground and see what we can do to improve and overcome all difficulties that confront us in growing our wheat crops to make safe farming. There will be as many boys connected with this work as there are varieties of wheat. Each boy will have charge of an exact acre of grain.

There will be a prize of \$25 for the boy that makes the best showing in the fall at our county fair. He will study his crop from the time it comes out of the ground until he harvests his samples. He will commence by going over the ground and picking out the strong, vigorous plants, and identifying them by driving a stake and tying a red string around them. He will select and study such plants that are well rooted and well stooled, stiff and strong in the straw, long, well-filled heads that mature early and at the same time. Each boy will have his display in the building at the county fair, and be on hand to tell the farmers what he has done. This choice seed will be sown the next year and be carefully studied and selected, and, possibly, the next year, and when we have got it to as high a stage of perfection as may be desired, we will save the seed from the entire acre; we then will find a farmer with a good, clean piece of land, that is free from weeds and foul matter, and get him to sow the same and offer him a premium of 5 cents per bushel for his crop the coming fall. The next year we will find several farmers with clean land and their crops will furnish seed for the whole county—seed that will be acclimated and adapted to our soil and rainfall—that will mature early, and, at the same time, with an increased production. We will take 10 acres for corn culture. The elevation of our plateau is about 2,600 feet above the sea level. Our nights are cool, but we believe we can develop a variety of corn that will make 10 tons ensilage, eventually, to the acre. If it can be done, the silo will make a dairy country of eastern Washington, and our wheat farmers will slide into diversified farming without shock or jar. It is impossible to expect a farmer with 320 to 640 acres of wheat land, with a \$10,000 outfit of machinery and horses, to jump immediately into diversified farming. His evolution into changed conditions must be slow. He must feel his way, or he will go broke. We propose that our consolidated community school shall solve these problems, and prove what is the best practice before he is forced to take these chances. In other words, through its experiments, eliminate all chances. We will set aside grounds for experiments with barley, oats, potatoes, flax, and other farm products that are, or may be, adapted to our soil and climate, and carry on the work with the agricultural classes in much the same way as I have outlined the wheat culture, offering prizes in competition with each variety.

In the department of animal industry we have visions of community stallions, bulls, rams, and boar pigs, so that it will be possible to breed true to blood and type. There are no reasons on earth why Douglas County can not become famous for its pure-blood Normans, Shire and Coach horses, its pure blood Holstein and Ayrshire cattle, its pure-blood Berkshire and Poland China pigs. A full-blood Norman horse is worth \$300, and a scrub is worth from \$75 to \$100, and both require about the same amount of feed and

care. A first-class cow will net you \$100 a year in butter fat, and a poor cow will simply waste your feed with no returns. A pure-bred pig will dress 300 pounds at 8 months old, and it will take twice the feed and a good deal more time to put that weight on a scrub. We believe that the people living in our consolidated school district will provide ways and means whereby we can start this animal industry of pure-blood stock on our school demonstration farm, and thereby utilize the feed raised on the 80 acres. Moderate charges of service will pay all expenses, and at the same time the scholars will have the opportunity of knowing and judging the best stock.

The farm and city garden tracts adjoining our campus will be more or less under the supervision of the department of domestic science. The school auditorium will be open to the use of the farmers' union and all public gatherings, when not in use by the school. The gymnasium and baths will be open to the young business men and clerks, and young men from the country at stated hours when not in use by the school. The July races, potato carnivals, and county fairs will be held on our demonstration grounds. All school laboratories for the analysis of soil and all experimental departments will be open at all times with its best information to all the farmers. Our school libraries will contain all the yearbooks from the Agricultural Department at Washington, D. C. We will get on the mailing list of all the agricultural colleges and experimental stations in every State in the Union. This valuable information can be had without cost to the school. There will be pigeon-holes for bulletins on wheat, corn, barley, oats, potatoes, and all farm products, diseases of animals, and breeding of stock, and all scientific experimental work in all phases of rural life conditions. Now there is nothing wonderful or original about this work. We have simply got the vision that by organizing and utilizing our public utilities we can introduce into our consolidated district school and county organizations what the State is doing at our agricultural college at Pullman for the State at large. We are simply going to collaborate with them and try and bring their great work closer, and in a more economical and inspirational way to all the rural people. When we first began to study these questions, we thought we must have State aid to bring these things about, but now we are convinced that through the consolidation of these school districts, and by the proper organization of our public utilities, we can bring all this about with but little additional expense to the taxpayers over and above the cost of the old system of separate schools. Self-help is the only help that has lasting value. Our aim is to educate for the usefulness as well as for honors. The handwriting is on the wall for the big wheat farmer. His days are numbered.

Twenty years ago I operated a flour mill in this section. Our wheat then tested as high as 44 per cent gluten; to-day the test runs from 20 per cent to 30 per cent. This is a sure sign they are wheat-ing the fertility out of the soil, and diversified farming must in time take its place. These schools must point out the way for the coming generation, and smooth the way for the wheat farmer to gradually change his methods. The wheat habit is as bad as the hookworm. We hear a good deal nowadays about the gasoline plow and caterpillar engines. I say that any man who has the credit and the nerve to buy one of these is an enemy to his community. Farming less

than a section of land, one of them can not be used profitably. They are coming into this country, and their coming means the consolidation of farms already too big, the removal of division fences, and the working of larger and larger areas of soil with no possibility of diversification of crops, and to which never a pound of fertilizer is added to the ground. Such men, when they have worked the country for all it is worth, will sell their holdings on slow notes, take their winnings, and get out of the country, leaving a run-down farm to the community and to posterity. There are laws to-day regulating the business of so-called public-service corporations, railroads, telegraph companies, steamship lines, etc., yet the soil is the very foundation upon which is built the great business of to-day, and to me it sometimes looks as if we were getting at things wrong end to when we regulate the business of public-service concerns and let the farmers treat the soil as they will, for I contend that he who is charged with the responsibility of tilling the soil has upon him a great responsibility indeed. Humanity looks to-day to the soil for food and clothing, and in this sense the farming of land is a public service.

Yours, sincerely,

A. L. ROGERS.

FARM CREDITS.

WATERVILLE, WASH., *April 19, 1913.*

Prof. L. I. BRISLAWN,

Department of Economics, Pullman College, Pullman, Wash.

DEAR PROFESSOR: Your letter of recent date received. I have been dead, dog tired every night for the past week, having planted some 200 trees; hence delay in answering your letter. I have filled out the inclosed questions to the best of my ability and according to the manner in which agricultural credits have been handled in this section. The system has been changing year by year since the pioneer days of 25 years ago, land values are becoming more settled, the possibilities of safe farming are becoming more definite, and therefore interest rates are gradually getting lower as the speculative conditions disappear. This is, at present, a one crop wheat producing country; one-half the land is summer fallowed each year; consequently there is but one pay day each year, and the farmer gets his credits on that basis. The whole system is inefficient and uneconomic. Very few of them have made much money outside of the raise in values of their land. They are all farming on too big a scale. Under the present system they are destructive as hell in their methods. They are going into debt, buying more land, gas-traction engines, and 10-bottom plows. No rotation or diversification of crops, just wheat, wheat, wheat; simply mining the soils and selling the surface of their farms. The greatest trouble with the average farmer is he is getting too much credit; and the bankers and merchants are due some consideration and also some condemnation in taking long chances in their desire to help the farmer and develop the country, even though they do it with the idea of making a profit. One great trouble is the American farmer is not an agriculturist, but a speculator in lands; he values the soil to exploit it, and not for its true producing qualities. I need no better proof of this assertion

than statistics from the Middle and New England States, where you can buy farms for less than the costs of improvements on them. I know plenty of men of wealth who would be glad to make farm loans at 6 per cent on 25 or 50 years' time under the amortization plan of retiring the principal and interest, but men with capital hesitate in taking chances on the ignorant, shiftless, and speculative methods of the average American farmer; the land would be worn out before the mortgage became due.

There is an immutable law in loaning money—the greater the risk the higher the rate—and whenever the American farmer qualifies himself and his conditions the same as the German and the French farmer has done, he will get just as good accommodations, but not until then. Under the laws of compensation most everyone gets what is coming to him. The rich man gets his ice in the summer and the poor man gets his ice in the winter, but they all get ice. A bunch of farmers came into my office the other day kicking on the rates of interest. I informed them that not one of them was a genuine farmer; they were simply speculators; they demanded loans up to almost the actual value of the land, based on their earning capacity; they expected to scratch around on the surface of the ground to make expenses and no improvements, hoping and expecting that some sucker would come along in a year or two and give them twice what they paid for it. The money lender expects and demands the highest rate of interest he can write when he goes into that kind of a partnership. I further informed these gentlemen that there would some day be an agricultural people living in this section who would be entitled to a very low rate of interest, but those people would not come to the market in an automobile; they would stick to the dead-axle wagon, and every time they came to town it would be loaded with something to sell, and when they went home they would haul back a load of manure to strengthen their collateral, so that their land would be worth as much when the mortgage became due as it was the day it was written, and thereby justify a demand for lower rates of interest. A farmer, to make money, has got to learn to tote both ways, but the biggest load must go toward the market. The wheat farmer works hard two months in the spring and two months in the fall, and the balance of the time he sits around kicking the grain man, the transportation man, the middle man, and the banker, when he should be milking cows and feeding hogs and doing diversified farming, thereby maintaining the fertility of the soil and having something to sell when he comes to town to buy his supplies. The silo will make a dairy country out of eastern Washington and double the values and producing qualities of the land. Some of the farmers are waking up to this fact and more will follow later on.

Long-time loans secured by mortgages on land should not be made except for the purchase price or permanent improvements on same. The farmers of this section can, at all times, get any reasonable amount on their lands on three or five years' time at 8 per cent, with a privilege of paying \$100, or any multiple thereof, on the principal at any interest-payment period, and all papers generally become due in the fall, after harvest, for their convenience. So much for long-time credits.

Our bankers have always handled the farmers' short-time loans, and every deserving man has had all he required, and the rates have always been in keeping with the risk. For example, if Bill Jones wanted \$200 June 1 to pay for his spring work he gave his note, due December 1, at 12 per cent. On September 1, if he wanted \$400 to carry him through harvest, he gave his note, due December 1, at 12 per cent. He got what he wanted when he wanted it—all he needed—and he virtually only pays 4 per cent per annum for his accommodations.

Since the first of the year our banks have reduced the interest rate to 10 per cent on short-time loans.

I have been in the general merchandise business for over a quarter of a century, and I know the eastern Washington farmer just as though I had been through him with a candle. I have let him get into debt and furnished the brains to get him out of debt, and for the past three years we have gone into practically a cash business. We did this as much for the sake of the farmer as for our own. If you would sit down with the average farmer in the spring and figure out the actual amount necessary to carry him through until fall and say, "Here, Bill, is the cash; you take it and pay it out as you need it." I will gamble dollars to doughnuts that in 60 days he would have spent it all, and 90 per cent of the amount would be invested in things he never intended to spend it for, and he would be just as inconsiderate in paying it back promptly when due as he was in spending it, and that is just the reason Bill has to pay the price for his accommodation. I am sick and tired of hearing that the rich are getting richer, and the poor are getting poorer.

It is up to the individual to make good. There is an unwritten law that every person has got what he can take care of, for if he don't, the other fellow gets it. You can't mix business and philanthropy and have the balance on the right side of the ledger. There are reasons for successes and there are also reasons for all failures. For 25 years I have been the credit man of our firm. We have done a credit business of from \$75,000 to \$100,000 a year. We never lost more than a quarter of 1 per cent on our sales, and never sued but three men in that time. They say extending credit is a science—it may be so, but the whole secret of success in that line is simply keeping each individual man inside his earning capacity. One man will pay you \$5 when he couldn't pay you \$10; another will pay you \$10 when he couldn't pay you \$20—and so on up as high as the qualities of your customer will permit you to play the game. All men are selfishly honest and will pay under the ordinary stress of affairs. When a banker, merchant, or farmer gets a rating of AA in Bradstreet it means he has a record; he has been tested by fire, as it were; that he would put his family on bread and water rather than to sacrifice his commercial credit. That man has honesty, capacities to make good, and ten to one, he has the collateral. He can get anything he wants. I simply state these facts to show you that you can not handle credits in a general way. Most magazine and newspaper writers handle the subject of credits as though it was a commodity that you could shovel into a wheelbarrow or haul off in a wagon.

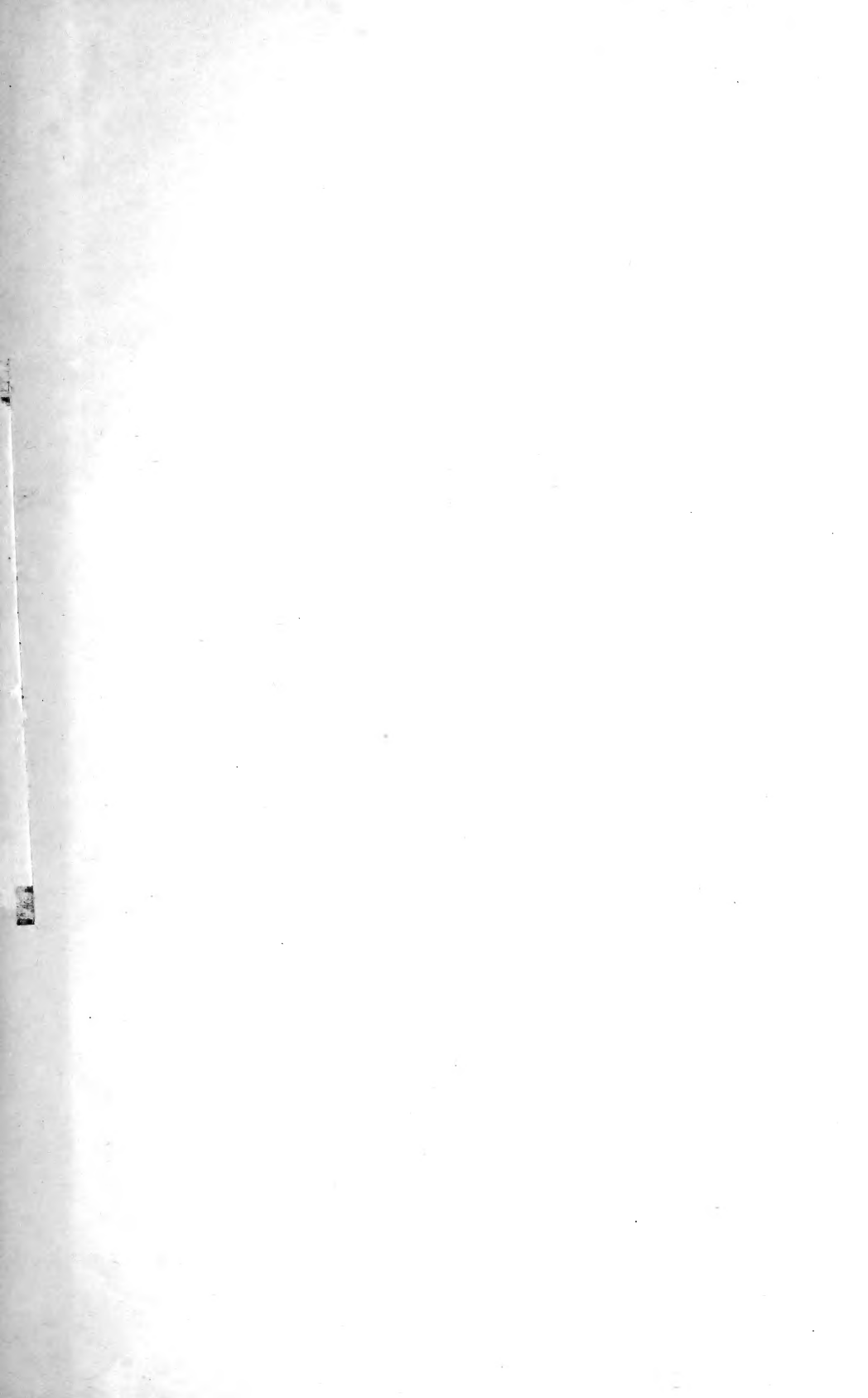
I served several years on the discount committee in a national bank, and I learned that when a man presents himself at a bank window

asking for accommodations he must have the evidence of his collateral, his credentials, know his piece, or pack a gun, or he don't get any money, and no changes in the laws will ever help him to get it otherwise. It is true that the farmers' paper is slow, awfully slow sometimes. He can find more foolish excuses for not paying when due, such as the bottom fell out of the well, the chimney fell off the roof, or the bull jumped over the moon. In the meantime you have intermittent periods of night sweats through the fear that the bank examiner will slip around and catch you with an overstock of musty papers (a large part of which possibly he has already hinted you had better place in the morgue; in other words, charge off to profit-and-loss account), but by gathering an increased stock of patience, much solicitation, and prayer, you drift along until you strike a bumper crop and in the end you generally get your money. One of the best and most prominent responsible farmers in this section bought an automobile and stood me off two years on a \$450 grocery bill, and so it goes. But, take it all in all, the farmer is as good a risk as the merchant, artisan, and other classes, and is entitled to as good a rate as anyone. There is a new day coming for the agriculturist; his sons and daughters are awakening to the call of the efficient and scientific side of his work. The whole system is being made over. He will in time have a better appreciation of credits and will make better use of them when he gets them, but it is up to him as an individual to make good and thereby establish a community standard for general lower rates and wider extended credits, and I would further remark that the farming classes should pick the mote out of their own eyes and study the scientific and efficient side of their great calling before they criticize too deeply the business and professions of other classes.

Please excuse this hurried jumble of facts. The question of rural credits is worthy of much serious consideration.

Yours, sincerely,

A. L. ROGERS.



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